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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

t 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You	r full name		
your government-issued picture identification (for		Jalisa First name	First name
		Middle name	Middle name
iden	tification to your	Terry Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
you num Indi Iden	r Social Security ber or federal vidual Taxpayer tification number	xxx-xx-4950	
	You Write your pictu exar licen Bring iden mee	Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. Terry Last name and Suffix (Sr., Jr., II, III) All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number About Debtor 1: Jalisa First name S Middle name Terry Last name and Suffix (Sr., Jr., II, III)

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Case number (if known)

Debtor 1 Jalisa S Terry

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		1014 Prescott Dr.	
		Rockford, IL 61108 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Winnebago	,
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
ò.	Why you are choosing this district to file for	Check one:	Check one:
bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Jalisa S Terry

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Case number (if known)

•ar	t 2: Tell the Court About	Your Ba	ankruptcy Ca	se		
7.	The chapter of the Bankruptcy Code you are				f each, see <i>Notice Required by</i> age 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.
	choosing to file under	■ Cł	napter 7			
		☐ Ch	napter 11			
		☐ Ch	napter 12			
		☐ Ch	napter 13			
			·			
3.	How you will pay the fee		about how yo	u may pay. Typic attorney is submi	ally, if you are paying the fee yo	with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with
					Ilments. If you choose this optio (Official Form 103A).	n, sign and attach the Application for Individuals to Pay
			but is not req	uired to, waive yo	our fee, and may do so only if you	only if you are filing for Chapter 7. By law, a judge may, ur income is less than 150% of the official poverty line that installments). If you choose this option, you must fill out
						ial Form 103B) and file it with your petition.
).	Have you filed for bankruptcy within the	■ No	·.			
	last 8 years?	☐ Ye	s.			
			District		When	Case number
			District		When	Case number
			District		When	Case number
10.	Are any bankruptcy	■ No	<u> </u>			
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	S.			
			Debtor			Relationship to you
			District		When	Case number, if known
			Debtor			Relationship to you
			District		When	Case number, if known
11.	Do you rent your	■ No	Go to li	ne 12.		
	residence?	□ Ye	s. Has yo	ur landlord obtair	ned an eviction judgment against	you and do you want to stay in your residence?
		. •		No. Go to line 12	<u>.</u> 2.	•
				Yes. Fill out <i>Initia</i> bankruptcy petiti		Judgment Against You (Form 101A) and file it with this

Document Page 4 of 56 Case number (if known) Debtor 1 Jalisa S Terry Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. husiness? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Jalisa S Terry Document Page 5 of 56 Case number (if known)

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 Jalisa S Terry Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5**0,001-100,000 **5001-10,000 50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do vou □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jalisa S Terry Signature of Debtor 2 Jalisa S Terry Signature of Debtor 1 Executed on Executed on August 17, 2016 MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Jalisa S Terry Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Gary C. Flanders	Date	August 17, 2016
Signature of Attorney for Debtor	_	MM / DD / YYYY
Carry C. Flanders		
Gary C. Flanders		
Printed name		
Bankruptcy Clinic		
Firm name		-
1 Court Place		
Rockford, IL 61101		
Number, Street, City, State & ZIP Code		
Contact phone 815-962-7084	Email address	
6180219		
Bar number & State		

		Docume	ent Paue o ul su	
ill in this infor	mation to identify your	case:		
Debtor 1	Jalisa S Terry			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	23,520.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	23,520.00
Pai	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	7,500.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	27,126.81
	Your total liabilities	\$	34,626.81
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,712.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,570.00
Pai	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
	■ Yes What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

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Case number (if known) Debtor 1 Jalisa S Terry

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

3,020.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total o	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	5,880.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	5,880.00

			Documei	nt Page 10 of 56		
Fill in	this info	ormation to identify your	case and this filing:			
Debto	r 1	Jalisa S Terry				
Dobto		First Name	Middle Name	Last Name		
Debto	r 2					
(Spouse	e, if filing)	First Name	Middle Name	Last Name		
United	l States I	Bankruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS		
	. Otatoo .					
Case	number					☐ Check if this is an
						amended filing
⊃tt:	sial E	orm 1061/D				
		orm 106A/B				
Scł	าedu	ıle A/B: Prop	erty			12/15
				nce. If an asset fits in more than or	ne category, list the asset in	n the category where you
hink it nforma	fits best. ition. If m	Be as complete and accuratore space is needed, attach	ite as possible. If two married	I people are filing together, both a . On the top of any additional page	re equally responsible for s	upplying correct
answer	every qu	lestion.				
Part 1:	Descri	be Each Residence, Building	ر, Land, or Other Real Estate `	You Own or Have an Interest In		
Dov		or have any logal or equitable	o interest in any residence. by	uilding, land, or similar property?		
. Бо у	ou own c	or flave any legal of equitable	s interest in any residence, bu	unding, land, or similar property?		
■ N	o. Go to F	Part 2.				
ПΥ	es. Wher	re is the property?				
	_					
Part 2:	Descri	be Your Vehicles				
_						
				icles, whether they are registe le G: Executory Contracts and U		ehicles you own that
omeo	ne eise c	anves. Il you lease a venic	e, also report it on <i>scriedul</i>	e G. Executory Contracts and O.	nexpired Leases.	
3. Car	s, vans,	trucks, tractors, sport ut	tility vehicles, motorcycles	S		
_						
	-					
Y	'es					
3.1	Make:	Dodge	Who has an intere	st in the property? Check one		claims or exemptions. Put red claims on Schedule D:
	Model:	Durango	■ Debtor 1 only			aims Secured by Property.
	Year:	2005	☐ Debtor 2 only		Current value of the	Current value of the
	Approxim	nate mileage: 129	,000 Debtor 1 and De	ebtor 2 only	entire property?	portion you own?
	Other inf	ormation:	☐ At least one of the	he debtors and another		
	subjec	t to security interest o				
	Angler	Motors, dealer value		community property	\$4,500.00	\$4,500.00
	\$5,500		(see instructions)			
1 Wo	ororoft	aireraft mater hames A	TVs and other represtions	al vahialas, ether vahialas, and	d accessories	
		· · · · · · · · · · · · · · · · · · ·		al vehicles, other vehicles, and sels, snowmobiles, motorcycle ad		
Lxai	nproc. D	oato, tranoro, motoro, poro	onal watererant, norming vece	icic, cheminosilos, meterojoio at	3000001100	
	lo					
ΠY	'es					
	00					
E 14	d the de	llar value of the parties	vou own for all of your on	trice from Part 2, including on	v antrias for	
				tries from Part 2, including an		\$4,500.00
.pu	goo you	nave attached for Fart 2.	Wille that hamber here			
Dart 2	Doggarii	ho Vour Dersonal and Harra	ahald Itams			
Part 3:		be Your Personal and Hous		following items?		Current value of the
סט אס	u own o	or nave any legal or equit	able interest in any of the	rollowing items?		Current value of the portion you own?
						Do not deduct secured
						claims or exemptions.
6. Ho u	ısehold	goods and furnishings				

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

Schedule A/B: Property Official Form 106A/B

Debtor 1	Document Page 11 of 56	Desc Main
■ Yes	s. Describe	
	2 beds, 2 dressers, sofa, loveseat, washer, dryer, dining room set, microwave oven, etc. with estimated retail value of \$1,000	\$500.00
□ No	ples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music colle including cell phones, cameras, media players, games	ections; electronic devices
	TV, with estimated retail value of \$200	\$100.00
<i>Exam</i> _l ■ No	ctibles of value sples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or other collections, memorabilia, collectibles s. Describe	baseball card collections;
Exam _i ■ No	ment for sports and hobbies ples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and musical instruments s. Describe	ł kayaks; carpentry tools;
■ No	mples: Pistols, rifles, shotguns, ammunition, and related equipment	
11. Clo th <i>Exar</i> □ No	mples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
Yes	s. Describe	
	Debtor's clothing, with estimated retail value of \$300	\$100.00
□ No	mples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold	ł, silver
	jewelry, with estimated retail value of \$20	\$10.00
Exam No □ Yes 14. Any o	s. Describe other personal and household items you did not already list, including any health aids you did not list	
□ No ■ Yes	s. Give specific information	
	cell phone, with estimated retail value of \$400	\$200.00
	hand to do with actimated rateil value of \$20.00	\$10.00

Official Form 106A/B Schedule A/B: Property page 2

Case 16-81971 Doc 1 Filed 08/17/16 Entered 08/17/16 15:21:49 Desc Main Document Page 12 of 56 Case number (if known) Debtor 1 Jalisa S Terry 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$920.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ No ■ Yes..... Cash on hand \$100.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... 17.1. checking Chase \$0.00 checking **Illinois Bank & Trust** \$0.00 17.2. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ No Yes. List each account separately. Type of account: Institution name: \$18,000.00 401k 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No

Institution name or individual:

☐ Yes.

Case 16-81971 Doc 1 Filed 08/17/16 Entered 08/17/16 15:21:49 Desc Main Document Page 13 of 56 Case number (if known) Debtor 1 Jalisa S Terry 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: Life insurance policy with death benefit \$0.00 only

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

☐ Yes. Give specific information..

Debt	Case 16-81971 or 1 Jalisa S Terry	Doc 1	Filed 08/17/16 Document	Entered 08/17/16 15:21:49 Page 14 of 56 Case number (if known)	Desc Main
33 C		ether or not v	ou have filed a lawsui	t or made a demand for payment	
	Examples: Accidents, employmen				
	No				
Ц	Yes. Describe each claim				
34. O	ther contingent and unliquidat	ted claims of e	every nature, including	g counterclaims of the debtor and rights t	o set off claims
	No				
Ц	Yes. Describe each claim				
35. A	ny financial assets you did not	t already list			
	No				
Ц	Yes. Give specific information				
	Add the dollar value of all of yo for Part 4. Write that number h			ny entries for pages you have attached	\$18,100.00
Part 8	Describe Any Business-Related	l Property You C	Own or Have an Interest I	n. List any real estate in Part 1.	
37. D o	you own or have any legal or equ	itable interest ir	any business-related p	roperty?	
	No. Go to Part 6.				
	Yes. Go to line 38.				
Part 6	Describe Any Farm- and Comm If you own or have an interest in fa			n or Have an Interest In.	
46. D	o you own or have any legal o	r equitable int	erest in any farm- or o	commercial fishing-related property?	
ı	No. Go to Part 7.				
[Yes. Go to line 47.				
Part 7	Describe All Property You	Own or Have an	Interest in That You Dic	Not List Above	
53. D	o you have other property of a	ny kind you d	id not already list?		
	Examples: Season tickets, countr	y club member	ship		
	No Yes. Give specific information				
	res. Give specific information				
54.	Add the dollar value of all of yo	our entries fro	m Part 7. Write that n	umber here	\$0.00
Part 8	List the Totals of Each Part	of this Form			
55.	Part 1: Total real estate. line 2				\$0.00
	Part 2: Total vehicles, line 5			\$4,500.00	Ψ0.00
	Part 3: Total personal and hou	sehold items,	line 15	\$920.00	
58.	Part 4: Total financial assets, I	ine 36		\$18,100.00	
	Part 5: Total business-related			\$0.00	
60.	Part 6: Total farm- and fishing-	related prope	rty, line 52	\$0.00	
61.	Part 7: Total other property no	t listed, line 54	+	\$0.00	

Official Form 106A/B Schedule A/B: Property page 5

\$23,520.00

Copy personal property total

62. **Total personal property.** Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$23,520.00

\$23,520.00

		Docume	THE TAUCETS OF SC	
Fill in this infor	mation to identify your	case:		
Debtor 1	Jalisa S Terry			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2005 Dodge Durango 129,000 miles subject to security interest of Angler	\$4,500.00		\$2,400.00	735 ILCS 5/12-1001(c)
Motors, dealer value \$5,500 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2 beds, 2 dressers, sofa, loveseat, washer, dryer, dining room set,	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
microwave oven, etc. with estimated retail value of \$1,000 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
TV, with estimated retail value of \$200	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Debtor's clothing, with estimated retail value of \$300	\$100.00		\$100.00	735 ILCS 5/12-1001(a)
Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	
jewelry, with estimated retail value of \$20	\$10.00		\$10.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

with estimated retail edule A/B: 14.1 with estimated retail edule A/B: 14.1	Current value of the portion you own Copy the value from Schedule A/B \$200.00		\$200.00 100% of fair market value, up to any applicable statutory limit	Specific laws that allow exemption 735 ILCS 5/12-1001(b)
edule A/B: 14.1 with estimated retail	\$200.00	•	\$200.00 100% of fair market value, up to	735 ILCS 5/12-1001(b)
edule A/B: 14.1 with estimated retail			100% of fair market value, up to	735 ILCS 5/12-1001(b)
with estimated retail	\$10.00			
.00	\$10.00			
	<u></u> _		\$10.00	735 ILCS 5/12-1001(b)
edule AVB. 14.2			100% of fair market value, up to any applicable statutory limit	
· 	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
edule A/B. 10.1			100% of fair market value, up to any applicable statutory limit	
odulo A/P: 21 1	\$18,000.00		100%	735 ILCS 5/12-1006
Line Hom Schedule A/B. 21.1			100% of fair market value, up to any applicable statutory limit	
	justment on 4/01/19 and every	edule A/B: 16.1 state of the s	edule A/B: 16.1 strong a homestead exemption of more than \$160,375? justment on 4/01/19 and every 3 years after that for cases file.	edule A/B: 16.1 \$100.00 100% of fair market value, up to any applicable statutory limit \$18,000.00 \$100.00 100% of fair market value, up to any applicable statutory limit 100% of fair market value, up to any applicable statutory limit

		Docume	nt Page 17 of 56	
Fill in this infor	mation to identify yo	our case:		
Debtor 1	Jalisa S Terry			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
Case number (if known)	ankruptcy Court for th	e: NORTHERN DISTRICT	OF ILLINOIS	☐ Check if this is an amended filing
Official Ford Schedule		s Who Have Clai	ms Secured by Property	12/1
Be as complete an	nd accurate as possible	e. If two married people are filing	together, both are equally responsible for supplying	g correct information. If more spa

is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims Column B Column C Column A 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As Amount of claim Value of collateral Unsecured much as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the that supports this portion value of collateral. If any Describe the property that secures the claim: \$7,500.00 \$5,500.00 \$2,000.00 **Angler Motors** Creditor's Name 2005 Dodge Durango As of the date you file, the claim is: Check all that 4913 N Second St. apply Loves Park, IL 61111 ☐ Contingent

Check if this claim relates to a community debt

Date debt was incurred ______ Last 4 digits of account number ______

Add the dollar value of your entries in Column A on this page. Write that number here: \$7,500.00

An agreement you made (such as mortgage or secured

Statutory lien (such as tax lien, mechanic's lien)

Part 2: List Others to Be Notified for a Debt That You Already Listed

If this is the last page of your form, add the dollar value totals from all pages.

☐ Unliquidated☐ Disputed☐

Nature of lien. Check all that apply.

☐ Judgment lien from a lawsuit

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

\$7.500.00

Number, Street, City, State & Zip Code

☐ At least one of the debtors and another

Who owes the debt? Check one.

Debtor 1 and Debtor 2 only

Write that number here:

■ Debtor 1 only

Debtor 2 only

Document Page 18 of 56	
Fill in this information to identify your case:	
Debtor 1 Jalisa S Terry	
First Name Middle Name Last Name	_
Debtor 2	_
(Spouse if, filing) First Name Middle Name Last Name	
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	_
Case number	
(if known)	☐ Check if this is an
	amended filing
Official Form 106E/F	
Schedule E/F: Creditors Who Have Unsecured Claims	12/15
Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with	
Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with part Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill if eft. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims	t out, number the entries in the boxes on the
1. Do any creditors have priority unsecured claims against you?	
No. Go to Part 2.	
■ No. Go to Part 2. ☐ Yes.	
Part 2: List All of Your NONPRIORITY Unsecured Claims	
3. Do any creditors have nonpriority unsecured claims against you?	
☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.	
■ Yes.	
4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured part 2.	t list claims already included in Part 1. If more
	Total claim
4.1 Capital One Last 4 digits of account number	\$1,937.00
Nonpriority Creditor's Name PO Box 30281 When was the debt incurred?	
Salt Lake City, UT 84130	
Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	
■ Debtor 1 only ☐ Contingent	
☐ Debtor 2 only ☐ Unliquidated	
☐ Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed	
☐ Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed ☐ At least one of the debtors and another ☐ Type of NONPRIORITY unsecured claim:	
□ Debtor 2 only □ Unliquidated □ Debtor 1 and Debtor 2 only □ Disputed □ At least one of the debtors and another □ Check if this claim is for a community □ Student loans	
□ Debtor 2 only □ Unliquidated □ Debtor 1 and Debtor 2 only □ Disputed □ At least one of the debtors and another □ Check if this claim is for a community debt □ Obligations arising out of a separation agreement or div	orce that you did not
□ Debtor 2 only □ Unliquidated □ Debtor 1 and Debtor 2 only □ Disputed □ At least one of the debtors and another □ Check if this claim is for a community debt □ Obligations arising out of a separation agreement or div	•

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Debtor 1 Jalisa S Terry Case number (if know) 4.2 CepAmerica Illinois LLP Last 4 digits of account number \$16.00 Nonpriority Creditor's Name PO Box 582663 When was the debt incurred? Modesto, CA 95358 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify medical ☐ Yes 4.3 **Commonwealth Edison** \$133.00 Last 4 digits of account number Nonpriority Creditor's Name 3 Lincoln Center 4th Floor When was the debt incurred? Attention: Bankruptcy Section Oak Brook Terrace, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify utility ☐ Yes 4.4 Commonwealth Edison Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? LJ Ross Associates PO Box 1838 Ann Arbor, MI 48103 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify notice only

Document Page 20 of 56 Debtor 1 Jalisa S Terry Case number (if know) 4.5 Commonwealth Edison Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 5100 State Rt 31 When was the debt incurred? Crystal Lake, IL 60012 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify notice only ☐ Yes 4.6 **Crusader Clinic** \$800.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 71040 When was the debt incurred? Chicago, IL 60694-1040 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill \square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ☐ Yes medical Other. Specify 4.7 Dept of Ed / Nelnet Last 4 digits of account number \$5,880.00 Nonpriority Creditor's Name PO Box 82505 When was the debt incurred? Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

student loan

Is the claim subject to offset?

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Case number (if know)

Illinois Dept of Human Services	Last 4 digits of account number	\$4,505.00
Nonpriority Creditor's Name 1111 N. Avon St. Rockford, IL 61101	When was the debt incurred?	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	■ Other. Specify Public Aid overpayment	
Illinois Dept of Human Services	Last 4 digits of account number	\$0.00
Nonpriority Creditor's Name Harvard Collection Services 4839 N Elston Ave	When was the debt incurred?	
Chicago, IL 60630	As of the date confile the alaim in Charles II that such	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify notice only	
Illinois Pathology Service	Last 4 digits of account number	\$3.81
Nonpriority Creditor's Name		40.01
PO Box 9846	When was the debt incurred?	
Peoria, IL 61612 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	The same year may and status to shook as that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	□ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify medical	

Page 22 of 56 Case number (if know) Document Debtor 1 Jalisa S Terry

4.1 1	Malcolm Pediatric Dentistry	Last 4 digits of account number	\$48.00
' ,	Nonpriority Creditor's Name 163 Cadillac Ct. #3163 Belvidere, IL 61008	When was the debt incurred?	· · · · · ·
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify dental	
4.1	OSF Healthcare	Last 4 digits of account number	\$367.00
	Nonpriority Creditor's Name	When we the debt in some 40	
	PO Box 91011 Chicago, IL 60680-8807	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	□ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify medical	
4.1	OOF Health are Overton		\$570.00
3	OSF Healthcare System Nonpriority Creditor's Name	Last 4 digits of account number	\$572.00
	7978 Solution Center Chicago, IL 60677-7009	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify medical	

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Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify education charges ☐ Yes

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Rockford Anesthesiologists Nonpriority Creditor's Name	Last 4 digits of account number	\$309.
PO Box 4569	When was the debt incurred?	
Rockford, IL 61110		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify medical	
Rockford Health Physicians	Last 4 digits of account number	\$200
Nonpriority Creditor's Name 2300 N. Rockton Ave. Rockford, IL 61103	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	□ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	Other. Specify medical	
Rockford Health Physicians	Last 4 digits of account number	\$0
Nonpriority Creditor's Name Creditors Protection	When was the debt incurred?	
308 W State St. #485		
Rockford, IL 61101 Number Street City State Zlp Code	As of the date you file the claim is Check all that apply	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
□ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	■ Other. Specify notice only	

Document Page 25 of 56 Debtor 1 Jalisa S Terry Case number (if know) 4.2 **Rockford Health Physicians** \$162.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Miramed Revenue Group When was the debt incurred? 991 Oak Creek Dr. Lombard, IL 60148 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify medial 4.2 **Rockford Health System** \$453.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? **Dept 4628** Carol Stream, IL 60122 As of the date you file, the claim is: Check all that apply Number Street City State ZIp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify medical 4.2 **Rockford Health System** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name **Rockford Mercantile** When was the debt incurred? PO Box 5847 Rockford, IL 61125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans

debt

■ No

☐ Yes

■ Other. Specify notice only

report as priority claims

 $oxed{\square}$ Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

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Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify medical

Document Page 27 of 56 Debtor 1 Jalisa S Terry Case number (if know) 4.2 \$87.00 Swedish American Hospital 6 Last 4 digits of account number Nonpriority Creditor's Name PO Box 310283 When was the debt incurred? Des Moines, IA 50331-0283 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify medical ☐ Yes 4.2 Swedish American Hospital \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 1401 East State Street When was the debt incurred? Rockford, IL 61104 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify notice only ☐ Yes 4.2 Verizon Wireless \$182.00 Last 4 digits of account number 8 Nonpriority Creditor's Name When was the debt incurred? PO Box 660108 Dallas, TX 75266-0108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:

☐ Yes ■ Other. Specify cell phone

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

oxed Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Part 4: Add the Amounts for Each Type of Unsecured Claim

debt

■ No

☐ Student loans

report as priority claims

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

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Debtor 1 Jalisa S Terry

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 5,880.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 21,246.81
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 27,126.81

		Docume	IIL I auc 23 01 30	
Fill in this infor	mation to identify your	case:		
Debtor 1	Jalisa S Terry			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is ar amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit Name, Numb	h whom you have the o	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	-
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	_

		Docume	ent Page 30 d	of 56	
Fill in this	s information to identify your	case:			
Dobtor 1	lalias C Tarres				
Debtor 1	Jalisa S Terry First Name	Middle Name	Last Name		
Debtor 2	ristrano	Wildele Hame	Last Hamo		
(Spouse if, fili	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Cooo num	hor				
Case num					☐ Check if this is an
,					amended filing
					amenaea ming
Officia	l Form 106H				
Sched	dule H: Your Cod	ebtors			12/15
fill it out, a	and number the entries in the e and case number (if known)	boxes on the left. Attach	the Additional Page t		ed, copy the Additional Page, any Additional Pages, write
1. Do	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	as a codebtor.	
■ No					
☐ Yes	S				
	hin the last 8 years, have you				tes and territories include
Arizor	na, California, Idaho, Louisiana	, Nevada, New Mexico, Pu	erto Rico, Texas, Wash	ington, and Wisconsin.)	
=					
	. Go to line 3.				
⊔ Yes	s. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
3. In Col	lumn 1, list all of your codeb	ors. Do not include your	spouse as a codebtor	r if your spouse is filing wit	h you. List the person shown
					editor on Schedule D (Official
	106D), Schedule E/F (Officia olumn 2.	I Form 106E/F), or Sched	ule G (Official Form 10)6G). Use Schedule D, Sche	edule E/F, or Schedule G to fill
out C	olumn 2.				
	Column 1: Your codebtor			Column 2: The creditor	to whom you owe the debt
	Name, Number, Street, City, State and Z	IP Code		Check all schedules that	at apply:
				_	
3.1	Name			DSchedule D, line _	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line _	
-	Number Street			_	
	City	State	ZIP Code		
3.2	Namo			Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line _	
-	Number Street			_	
	City	State	ZIP Code		

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Fill	in this information to identify yo	ur case:							
Deb	otor 1 Jalisa S	Terry			_				
	otor 2 use, if filing)								
Unit	ted States Bankruptcy Court fo	r the: NORTHERN DISTRIC	CT OF ILLINOIS		_				
	se number 		-			Check if this is: An amende A supplement income a	ed filing ent showir	ng postpetition following date:	
<u>O</u> 1	fficial Form 106I					MM / DD/ Y	YYY		
So	chedule I: Your II	ncome							12/15
spoi	Fill in your employment	your spouse is not filing w rm. On the top of any additi	ith you, do not inclu	de infori	mati	on about your spo I case number (if I	ouse. If m known). <i>I</i>	ore space is Answer every	needed,
	information.						Debtor 2 or non-filing spouse ☐ Employed		
	If you have more than one job attach a separate page with information about additional	Employment status	■ Employed □ Not employed			•	☐ Not employed		
	employers.	Occupation	assembly						
	Include part-time, seasonal, c self-employed work.	Employer's name	FCA						
	Occupation may include stude or homemaker, if it applies.	ent Employer's address	3000 W Chrysle Belvidere, IL 61						
		How long employed t	here?						
Par	t 2: Give Details About	Monthly Income							
	mate monthly income as of the unless you are separated.	ne date you file this form. If	you have nothing to re	eport for	any	ine, write \$0 in the	space. In	iclude your noi	n-filing
	u or your non-filing spouse hav e space, attach a separate shee		ombine the information	n for all e	emple	oyers for that perso	n on the I	lines below. If	you need
						For Debtor 1		ebtor 2 or ling spouse	
2.	List monthly gross wages, deductions). If not paid mont			2.	\$	3,050.00	\$	N/A	
3.	Estimate and list monthly o	vertime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. Ad	dd line 2 + line 3.		4.	\$	3,050.00	\$	N/A	

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Deb	tor 1	Jalisa S Terry	-	C	ase n	number (<i>if kr</i>	nown)	-			
					For I	Debtor 1			or Debtor		
	Con	v line 4 hore	4.		\$	2.050	100	nc \$	n-filing s	•	
	Сор	y line 4 here	4.		Φ	3,050	J.UU	Φ_		N/A	<u> </u>
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	١.	\$	464	1.00	\$		N/A	1
	5b.	Mandatory contributions for retirement plans	5b).	\$	C	0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c		\$		3.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d		\$		0.00	\$_		N/A	
	5e.	Insurance	5e		\$.00	\$ \$		N/A	_
	5f. 5g.	Domestic support obligations Union dues	5f. 5g		\$ 		0.00	φ_ \$		N/A N/A	_
	5h.	Other deductions. Specify:	5h		\$-		0.00			N/A	_
6.	hhΑ	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.		\$ \$	1,338		\$		N/A	_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$ \$	1,712		\$		N/A	_
			٧.		Ψ	1,712	2.00	Ψ_		IN/A	<u> </u>
8.	Ba.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
		monthly net income.	8a	١.	\$	0	0.00	\$		N/A	
	8b.	Interest and dividends	8b		\$		0.00	\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce			•	_		•			_
	8d.	settlement, and property settlement. Unemployment compensation	8c 8d		\$		0.00	\$ \$		N/A N/A	
	8e.	Social Security	8e		\$—		0.00	\$ \$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.		\$	C	0.00	\$		N/A	_
	8g.	Pension or retirement income	_ 8g	١.	\$	C	0.00	\$		N/A	_
	8h.	Other monthly income. Specify:	_ 8h	1.+	\$	C	0.00	+ \$		N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	i	C	0.00	\$_		N/	A
10.	Calo	culate monthly income. Add line 7 + line 9.	10.	\$	1	,712.00	+ \$		N/A	= \$	1,712.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		*-	•	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-		1473		1,7 12.00
11.	State Inclu	e all other regular contributions to the expenses that you list in Schedule ide contributions from an unmarried partner, members of your household, your refriends or relatives. Not include any amounts already included in lines 2-10 or amounts that are not a second control of the control of	depe						Schedul	e <i>J</i> . +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies							e. 12.	\$Combi	1,712.00
13.	Do y	you expect an increase or decrease within the year after you file this form	?								ly income
	=	No. Ves Evnlain									

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Fill	in this informa	ition to identify yo	our case.			Ī			
Deb Deb	otor 1 otor 2 ouse, if filing)	Jalisa S Terr		Check if this is: An amended filing A supplement showing postpetition chapter 13 expenses as of the following date:					
		ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLI	INOIS		MM / DD / YYYY		
Cas	e number nown)								
		orm 106J		DEBTOR RESID	DES WITH HEI	R PAREN	NTS***		
		J: Your						12/1	
info	t1: Describe No. Go to Yes. Doe	ribe Your House total tase? to line 2. es Debtor 2 live	eded, atta ry question chold in a separa		is form. On the top of	f any addition	nal pages, write y		
2.	Do you have	e dependents?	□ No	,	·				
	Do you have dependents? No Do not list Debtor 1 and Debtor 2. Do not state the dependents names. Fill out this information fo each dependent		Dependent's relat Debtor 1 or Debto minor child minor child		Dependent's age 5	Does dependent live with you? No ✓ Yes No ✓ Yes No ✓ Yes No ✓ Yes No			
3.	expenses o	oenses include f people other t d your depende		No Yes				∐ Yes	
exp app Incl the	imate your expenses as of a plicable date.	a date after the less paid for with the assistance an	our bankru bankruptcy non-cash (iptcy filing date unless	pplemental <i>Schedule</i> e if you know			f the form and fill in the	
4.		or home owners and any rent for th		ses for your residence r lot.	. Include first mortgag	e 4. \$		0.00	
	If not includ	led in line 4:							
	4b. Prope 4c. Home 4d. Home	owner's associat	epair, and u	pkeep expenses dominium dues		4a. \$ 4b. \$ 4c. \$ 4d. \$		0.00 0.00 0.00 0.00	
5.	Additional r	nortgage payme	ents for yo	ur residence, such as h	nome equity loans	5. \$		0.00	

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ebtor 1	Jalisa S Terry	Case number (if known)						
-								
. Utiliti	es:							
6a.	Electricity, heat, natural gas	6a.	\$	0.00				
6b.	Water, sewer, garbage collection	6b.	\$	0.00				
	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	0.00				
6d.	Other. Specify: cell phone	6d.	\$	120.00				
	tv/internet		\$	100.00				
. Food	and housekeeping supplies	7.	\$	200.00				
. Childe	care and children's education costs	8.	\$	500.00				
. Cloth	ing, laundry, and dry cleaning	9.	\$	200.00				
O. Perso	nal care products and services	10.	\$	250.00				
1. Medic	cal and dental expenses	11.	\$	100.00				
2. Trans	portation. Include gas, maintenance, bus or train fare.			200.00				
	t include car payments.	12.	· -	300.00				
	tainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00				
4. Chari	table contributions and religious donations	14.	\$	0.00				
5. Insur a			· · · · · · · · · · · · · · · · · · ·					
	t include insurance deducted from your pay or included in lines 4 or 20.	4-	•					
	Life insurance	15a.		0.00				
	Health insurance	15b.		0.00				
	Vehicle insurance	15c.	·	0.00				
	Other insurance. Specify:	15d.	\$	0.00				
	Do not include taxes deducted from your pay or included in lines 4 or 20.		_					
Specil	·	16.	\$	0.00				
	Iment or lease payments: Car payments for Vehicle 1	17a.	\$	0.00				
	Car payments for Vehicle 2	17b.	*	0.00				
	Other. Specify: replacement vehicle (anticipated)	17c.	·	250.00				
	Other. Specify:	— 17d.	·	0.00				
	payments of alimony, maintenance, and support that you did not report as	'''.	Ψ	0.00				
	cted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00				
	payments you make to support others who do not live with you.		\$	0.00				
Specif		19.	· —					
	real property expenses not included in lines 4 or 5 of this form or on Sched	dule I: Yo	our Income.					
	Mortgages on other property	20a.		0.00				
20b.	Real estate taxes	20b.	\$	0.00				
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00				
	Maintenance, repair, and upkeep expenses	20d.	\$	0.00				
	Homeowner's association or condominium dues	20e.	\$	0.00				
l. Other	: Specify:	21.	+\$	0.00				
			. •	0.00				
	late your monthly expenses							
	Add lines 4 through 21.		\$	2,020.00				
22b. C	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$					
22c. A	add line 22a and 22b. The result is your monthly expenses.		\$	2,020.00				
Calcu	late your monthly net income.							
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,712.00				
	Copy your monthly expenses from line 22c above.	23a. 23b.	·	•				
۷۵۵.	Copy your monthly expenses normalie 220 above.	۷۵۵.	-Ψ	2,020.00				
23c	Subtract your monthly expenses from your monthly income.							
_00.	The result is your monthly net income.	23c.	\$	-308.00				
	, ,							
	ou expect an increase or decrease in your expenses within the year after you ample, do you expect to finish paying for your car loan within the year or do you expect your			or decrease because of a				
	pation to the terms of your mortgage?	- 3-3-1	,,					
	cation to the terms of your mortgage?	3-3-1	, -,					

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Fill in this info	rmation to identify your					1
	rmation to identify your	case:				
Debtor 1	Jalisa S Terry	Maria Nama	1	Name		
Dalatan	First Name	Middle Name	Las	t Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Las	Name		
United States B	Bankruptcy Court for the:	NORTHERN DISTRICT	T OF ILLINO	S		
Case number						
(if known)						☐ Check if this is an
						amended filing
You must file thobtaining mone		le bankruptcy schedule	s or amende	d schedules. I	Making a false sta	tement, concealing property, or 000, or imprisonment for up to 20
Sig	gn Below					
Did you p	ay or agree to pay some	one who is NOT an atto	rney to help	you fill out ba	inkruptcy forms?	
■ No						
☐ Yes.	Name of person					nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	alty of perjury, I declare are true and correct.	that I have read the sum	nmary and s	chedules filed	with this declarat	ion and
X /s/ Ja	lisa S Terry		x			
	S Terry			Signature of D	Debtor 2	
Signat	ure of Debtor 1					
Date	August 17, 2016			Date		

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Fill	in this inforn	nation to identify you	r case:								
Deb	otor 1	Jalisa S Terry First Name	Middle	Nome	Lo	t Name					
Deb	otor 2	Filst Name	Middle	Ivallie	La	INdille					
(Spo	use if, filing)	First Name	Middle	Name	La	t Name					
Uni	ted States Ba	nkruptcy Court for the:	NORTHER	RN DISTRICT C	OF ILLINO	S					
Cas	se number										
	iown)			_				□ C	heck if this is an		
								aı	mended filing		
~.	–	4.07									
	ficial Fo										
Sta	atement	of Financial	Affairs f	or Individ	duals	-iling for I	Bankruptcy		4/1		
		and accurate as poss									
		n). Answer every que	•	arate Sheet to	uns ioiin	On the top of al	ny additional page	s, write you	ii iiailie aliu case		
Par	t 1: Give D	Details About Your Ma	arital Status a	and Where You	ı Lived Be	fore					
1.		r current marital state	ıe?								
١.	wilat is you	i current mantai stati	19:								
	☐ Married										
	■ Not mar	rried									
2.	During the last 3 years, have you lived anywhere other than where you live now?										
	□ No										
	Yes. Lis	st all of the places you	lived in the las	t 3 years. Do no	ot include	vhere you live no	w.				
	Debtor 1 Pr	ior Address:	D	ates Debtor 1		Debtor 2 Prior A	ddress:		Dates Debtor 2		
	20215	_		ved there		_			lived there		
	2204 Denv Rockford,			rom-To: 014-2016		☐ Same as Debtor	r 1		☐ Same as Debtor 1 From-To:		
	·										
	5705 Fore:	st Hills Rd #4	F	rom-To:		☐ Same as Debtor	r 1		☐ Same as Debtor 1		
	Rockford,	IL	2	011-2014					From-To:		
3.	Within the Is	est 8 years did you e	ver live with a	enouse or lea	nal equiva	lent in a commu	nity property state	or territory	? (Community property		
		ies include Arizona, Ca									
	■ No										
	_	ake sure you fill out Sc	hedule H: You	r Codebtors (O	fficial Forn	106H).					
			_								
Par	t 2 Explai	in the Sources of You	ir Income								
4.		e any income from e						vious caler	ndar years?		
		al amount of income yong a joint case and you									
	_	.9 ,		,	- 1-g-11-1	,					
	□ No Fill	l in the details									
	■ Yes. Fill	I in the details.									
			Debtor 1				Debtor 2				
			Sources of Check all that			income deductions and	Sources of inc Check all that a		Gross income (before deductions		
			J. J. J. G.		exclusi		ooo. an mat a	FF.A.	and exclusions)		

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				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco		Gross income (before deductions and exclusions)
		1 of currer iled for ban	nt year until kruptcy:	■ Wages, commissions, bonuses, tips	\$19,866.00	☐ Wages, comr bonuses, tips	missions,	
				☐ Operating a business		☐ Operating a b	ousiness	
		dar year: December :	31, 2015)	■ Wages, commissions, bonuses, tips	\$35,829.00	☐ Wages, comr bonuses, tips	missions,	
				☐ Operating a business		☐ Operating a b	ousiness	
		dar year bet December :		■ Wages, commissions, bonuses, tips	\$32,665.00	☐ Wages, commonuses, tips	missions,	
				☐ Operating a business		☐ Operating a b	ousiness	
! [No	source and the source		me from each source separat	ely. Do not include income	that you listed in line	e 4.	
_								
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inco	ome	Gross income (before deductions and exclusions)
Part	3: List	Certain Pa	yments You	Made Before You Filed for E	Bankruptcy			
_	Are either □ No.	Neither Deindividual puring the No.	ebtor 1 nor De primarily for a 90 days befor Go to line 7.		mer debts. Consumer deb d purpose." d you pay any creditor a tota	al of \$6,425* or more	e?	
		Yes * Subject t	paid that cre	ach creditor to whom you paid ditor. Do not include paymen or the payments to an attorney for the on 4/01/19 and every 3 years	ts for domestic support oblinished bankruptcy case.	gations, such as chi	ld support ar	
I	Yes.			r both have primarily consulte re you filed for bankruptcy, did		al of \$600 or more?		
		□ No. ■ Yes	include payr	ach creditor to whom you paid nents for domestic support ob this bankruptcy case.				
	Creditor'	s Name and	l Address	Dates of paymer	nt Total amount	Amount you still owe	Was this p	ayment for

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Case number (if known) Document Debtor 1 Jalisa S Terry

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this pa	yment for
	Angler Motors	2016	\$975.00	\$7,500.00	☐ Mortgage)
					■ Car	
					☐ Credit Ca	ard
					☐ Loan Rep	
					☐ Suppliers	•
					Other	
	Illinois Dept of Human Services	2016	\$600.00	\$4,505.00	☐ Mortgage	•
					☐ Car	
					☐ Credit Ca	ard
					☐ Loan Rep	payment
					□ Suppliers	or vendors
					Other	
	 a business you operate as a sole proprietor. 1 alimony. No Yes. List all payments to an insider. 	T U.S.C. § 101. Include pa	yments for domestic	support obligations	s, such as chii	a support and
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankruptinsider? Include payments on debts guaranteed or cos No		ments or transfer a	ny property on ad	ccount of a de	ebt that benefited an
	Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt: List all such matters, including personal injury modifications, and contract disputes.					
	■ No □ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below		erty repossessed, f	oreclosed, garnis	hed, attached	I, seized, or levied?
	No. Go to line 11.Yes. Fill in the information below.					
				_		
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened	d			

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Case number (if known) Document Debtor 1 Jalisa S Terry

	Creditor Name and Address	Describe the Property	Date	Value of the
				property
	Contouder	Explain what happened	0040	¢c 000 00
	Santander	2010 Chrysler Town & Country van	2016	\$6,000.00
		■ Property was repossessed.		
		☐ Property was foreclosed.		
		☐ Property was garnished.		
		☐ Property was attached, seized or levied.		
11.	Within 90 days before you filed for bank accounts or refuse to make a payment b	ruptcy, did any creditor, including a bank or financial in	stitution, set off any	amounts from your
	■ No	·		
	☐ Yes. Fill in the details.			
	Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
12.	Within 1 year before you filed for bankru court-appointed receiver, a custodian, o	optcy, was any of your property in the possession of an ranother official?	assignee for the ben	efit of creditors, a
	■ No			
	☐ Yes			
Par	t 5: List Certain Gifts and Contribution	ns		
13.	Within 2 years before you filed for bankr	uptcy, did you give any gifts with a total value of more t	han \$600 per person	?
	■ No	, , , , , , , , , , , , , , , , , , ,		
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$60	00 Describe the gifts	Dates you gave	Value
	per person	Docombo the gine	the gifts	valuo
	Person to Whom You Gave the Gift and Address:			
4.4	Within Overes before you filed for bouler		-l	¢000 to annual anitus
14.	_	ruptcy, did you give any gifts or contributions with a total	ai value of more than	\$600 to any charity?
	No	and all house in a		
	Yes. Fill in the details for each gift or c		_	
	Gifts or contributions to charities that a more than \$600 Charity's Name	total Describe what you contributed	Dates you contributed	Value
	Address (Number, Street, City, State and ZIP Cod	e)		
Par	t 6: List Certain Losses			
15.	Within 1 year before you filed for bankru or gambling?	ptcy or since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other disaster,
	■ No			
	■ No □ Yes Fill in the details			
		Bassella and basse	Data of	Walara at
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	non the loss country	Include the amount that insurance has paid. List pending	.000	1050

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Debtor 1 Jalisa S Terry

6. W	ithin 1 year before you filed for bankruptcy,	did you or anyone else acting on your	behalf pay o	or transfer any prope	rty to anyone you
	onsulted about seeking bankruptcy or preparedude any attorneys, bankruptcy petition prepare		vices required	d in your bankruptcy.	
	No Yes. Fill in the details.				
_	Person Who Was Paid	Description and value of any man		Data navenant	A a
Ē	Address Email or website address Person Who Made the Payment, if Not You	Description and value of any prop transferred	erty	Date payment or transfer was made	Amount of payment
E 1	Bankruptcy Clinic Court Place Rockford, IL 61101	Attorney Fees		2016	\$650.00
S	Summit Financial Education	credit counseling		2016	\$22.00
pr	Ithin 1 year before you filed for bankruptcy, or comised to help you deal with your creditors or not include any payment or transfer that you li No Yes. Fill in the details.	or to make payments to your creditor		or transfer any prope	rty to anyone who
pr De	romised to help you deal with your creditors o not include any payment or transfer that you li	or to make payments to your creditor	s?	Date payment or transfer was made	rty to anyone who Amount of payment
pr Do E P A 8. W tra In	romised to help you deal with your creditors o not include any payment or transfer that you lined to help you have already lined	or to make payments to your creditor sted on line 16. Description and value of any prop transferred did you sell, trade, or otherwise transfers or financial affairs? as security (such as the granting of a security of a security (such as the granting of a security	erty sfer any prop	Date payment or transfer was made perty to anyone, othe	Amount of payment or than property
P A train in a	romised to help you deal with your creditors o not include any payment or transfer that you lined any payment or transfers was any payment of the paym	or to make payments to your creditor sted on line 16. Description and value of any prop transferred did you sell, trade, or otherwise transfers or financial affairs? as security (such as the granting of a security of a security (such as the granting of a security	erty sfer any propecurity interes Describe payments	Date payment or transfer was made perty to anyone, others or mortgage on your any property or received or debts	Amount of payment or than property
Property of the control of the contr	romised to help you deal with your creditors o not include any payment or transfer that you like the continuous any payment or transfer that you like the continuous and transfer that you like the continuous and transfers that you have already like the continuous and transfers that you have already like the continuous and transfers that you have already like the continuous and transfers that you have already like the continuous and transfers that you have already like the continuous and transfers that you have already like the continuous and transfers that you have already like the continuous and transfers that you have already like the continuous and transfers that you have already like the continuous and transfers and transfers that you have already like the continuous and transfers and t	Description and value of any prop transferred did you sell, trade, or otherwise transiness or financial affairs? as security (such as the granting of a sted on this statement.	erty sfer any propecurity interes	Date payment or transfer was made perty to anyone, others or mortgage on your any property or received or debts	Amount of payment of than property property). Do not
Property of the property of th	romised to help you deal with your creditors on the include any payment or transfer that you list on the include any payment or transfer that you list on the include any payment or transfer that you list of the include any payment or transfer that you list of the include any course of your busing the include both outright transfers and transfers made clude gifts and transfers that you have already list of the include and transfers that you have already list of the include and transfer and transfer that you have already list of the include and transfer and tr	Description and value of any prop transferred did you sell, trade, or otherwise transferse or financial affairs? as security (such as the granting of a sisted on this statement. Description and value of property transferred	erty sfer any propective interest Describe payments paid in ex	Date payment or transfer was made perty to anyone, others or mortgage on your any property or received or debts change	Amount of payment or than property property). Do not Date transfer was made

Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code) Last 4 digits of account number Type of account or instrument

Date account was closed, sold, moved, or transferred

Last balance before closing or transfer Case 16-81971 Doc 1 Filed 08/17/16 Entered 08/17/16 15:21:49 Desc Main Page 41 of 56 Case number (if known) Document

Debtor 1 Jalisa S Terry

21.	Do you now have, or did you have within 1 year leash, or other valuables?	before you filed for bankruptcy, ar	ny safe deposit box or other deposito	ory for securities,
	No The second se			
	Yes. Fill in the details.			
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit or pla	ce other than your home within 1	year before you filed for bankruptcy	?
	□ No■ Yes. Fill in the details.			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
	Red Dot Storage	debtor only	home furnishing, personal possessions	□ No ■ Yes
	Identify Property You Hold or Control for S Do you hold or control any property that someor for someone. No Yes. Fill in the details.		ty you borrowed from, are storing fo	r, or hold in trust
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP	Describe the property	Value
	x	Code)	Debtor has use of her parents' home and furnishings	\$0.00
Par	t 10: Give Details About Environmental Informa	tion		
or	the purpose of Part 10, the following definitions a	ipply:		
	Environmental law means any federal, state, or letoxic substances, wastes, or material into the air regulations controlling the cleanup of these substances.	r, land, soil, surface water, ground	•	
	Site means any location, facility, or property as of to own, operate, or utilize it, including disposal s		aw, whether you now own, operate,	or utilize it or used
	Hazardous material means anything an environment hazardous material, pollutant, contaminant, or si		waste, hazardous substance, toxic	substance,
₹ер	ort all notices, releases, and proceedings that yo	u know about, regardless of when	they occurred.	
24.	Has any governmental unit notified you that you	may be liable or potentially liable	under or in violation of an environm	ental law?
	■ No			
	Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and	Environmental law, if you know it	Date of notice

Case 16-81971 Doc 1 Filed 08/17/16 Entered 08/17/16 15:21:49 Document Page 42 of 56 Debtor 1 Jalisa S Terry Case number (if known) 25. Have you notified any governmental unit of any release of hazardous material? Nο Yes. Fill in the details. Environmental law, if you Name of site Governmental unit Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. Case Title Nature of the case Status of the Court or agency Case Number Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Business Name Employer Identification number** Address Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jalisa S Terry Jalisa S Terry Signature of Debtor 2 Signature of Debtor 1

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

Date

■ No

Date August 17, 2016

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

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Case number (if known)

Document Debtor 1 Jalisa S Terry

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Fill in this inform	otion to identify your					
	ation to identify your o	ase.				
Debtor 1	Jalisa S Terry First Name	Middle Name		Last Name	_	
Debtor 2	ristivanie	Wilder Name		Last Name		
(Spouse if, filing)	First Name	Middle Name		Last Name	_	
United States Ban	kruptcy Court for the:	NORTHERN DIST	RICT OF ILL	INOIS		
Case number						
(if known)						☐ Check if this is an amended filing
Official For	m 108					
-		n for Indiv	iduale	Filing Under Ch	anter 7	12/15
Otatemen	t or intentio	ii ioi iiiaiv	iduais	Tilling Officer Off	apter 1	12/13
If you are an indiv	idual filing under chap	oter 7, you must fill	out this for	m if:		
creditors have	claims secured by you	ır property, or				
	d personal property a					
	er is earlier, unless th			bankruptcy petition or by the use. You must also send copic		
	ople are filing together I date the form.	in a joint case, bot	h are equall	y responsible for supplying co	orrect informa	tion. Both debtors must
	nd accurate as possib ur name and case nun		needed, atta	ach a separate sheet to this fo	rm. On the toլ	p of any additional pages,
Part 1: List You	ur Creditors Who Have	Secured Claims				
1 For any creditor	re that you listed in Pa	rt 1 of Schedule D	Craditors W	Who Have Claims Secured by P	Property (Offic	rial Form 106D) fill in the
information bel	ow.			•		<i>,</i>
Identify the cred	ditor and the property th	nat is collateral	What do y	ou intend to do with the prope debt?		Did you claim the property as exempt on Schedule C?
Creditor's An	ador Motors					□ No
name:	igler Motors			ler the property. the property and redeem it.		□ NO
name.			_	the property and redeem it. he property and enter into a		■ Yes
Description of	2005 Dodge Duran	go		mation Agreement.		
property			☐ Retain t	he property and [explain]:		
securing debt:						
Part 2: List You	ur Unexpired Personal	Property Leases				
For any unexpired in the information	l personal property lea below. Do not list rea	se that you listed i	expired lease	G: Executory Contracts and U es are leases that are still in ef oes not assume it. 11 U.S.C. §	ffect; the lease	
Describe your up	expired personal prop	porty loacos			Will (the lease be assumed?
Describe your un	expired personal prop	erty leases			vviii t	ille lease be assumed:
Lessor's name:					□N	0
Description of leas Property:	sed				ПУ	'an
					ПΥ	es
Lessor's name:					□N	lo
Description of leas	sed					
Property:					ПΥ	es
Lessor's name:					□N	lo

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

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Debtor	1 J a	alisa S Terry	Case number (if know	<i>n</i> n)
Descrip	otion of	leased		
Propert	ty:			☐ Yes
Lessor'		e: Tleased		□ No
Propert		loudou		☐ Yes
Lessor'		e: leased		□ No
Propert		leaseu		☐ Yes
Lessor'		e: leased		□ No
Propert		icasca		☐ Yes
Lessor'				□ No
Propert		leased		☐ Yes
Part 3:	Sig	n Below		
		of perjury, I declare that I have indica is subject to an unexpired lease.	ted my intention about any property of my estate that s	secures a debt and any personal
		sa S Terry	x	
		S Terry e of Debtor 1	Signature of Debtor 2	
Da	ate	August 17, 2016	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-81971 Doc 1 Filed 08/17/16 Entered 08/17/16 15:21:49 Desc Main Document Page 50 of 56

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	e Jalisa S Terry		Case N	o	
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	SATION OF ATTO	ORNEY FOR I	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankrupto	y, or agreed to be pa	aid to me, for services ren	ndered or to
	For legal services, I have agreed to accept		\$	650.00	
	Prior to the filing of this statement I have received		\$	650.00	
	Balance Due		\$	0.00	
2.	\$335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed comper	nsation with any other perso	on unless they are mo	embers and associates of	my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				w firm. A
5.	In return for the above-disclosed fee, I have agreed to rend	der legal service for all aspe	ects of the bankruptc	y case, including:	
	a. Analysis of the debtor's financial situation, and renderib. Preparation and filing of any petition, schedules, statenc. Representation of the debtor at the meeting of creditorsd. [Other provisions as needed]	nent of affairs and plan whi	ch may be required;	-	uptcy;
7.	By agreement with the debtor(s), the above-disclosed fee of Applicable to Chapter 7: \$75.00 for each profession of motion for court approval of reaffirmatis \$250.00 per hour plus costs (when applicate Representation does not include defense dismissal proceedings, reinstatement professions or other adversary processions.	oost-petition amendmer ion agreement, and atte able) for all other repres of discharge or discha oceedings, judicial lien a	nt to Schedules; \$ endance at hearin sentation. rgeability procee avoidances, post	g if required by the co dings, redemption pro petition amendments	ourt; oceedings, s, relief
	motion to approve reaffirmation agreemen				
	To do dividi o di transiti di la constanti di di	CERTIFICATION			1
	I certify that the foregoing is a complete statement of any abankruptcy proceeding.	agreement or arrangement t	or payment to me for	r representation of the de	btor(s) in
	August 17, 2016	/s/ Gary C. Flan			
I	Date	Gary C. Flander Signature of Attor			
		Bankruptcy Clin			
		1 Court Place Rockford, IL 61	101		
		•	าบา Fax: 815-987-3759)	
		Name of law firm			_

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→ BANKRUPTCY CLINIC

GARY C. FLANDERS Attorney at Law

One Court Place, Suite 201 Rockford, Illinois 61101 Telephone: 815/962-7084

CONTRACT FOR CHAPTER 7 BANKRUPTCY SERVICES	1
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Type of Bankruptcy

Client retains attorney Gary C. Flanders to file a Chapter 7 bankruptcy. If the client determines at a later date that client desires to file a Chapter 13 bankruptcy, the parties shall execute a new fee contract setting forth the terms of such representation.

2. Services Provided by Attorney:

Contingent upon being paid for the services as specified below, the attorney shall provide the following legal services for the client: Preparation and filing of Chapter 7 Petition in Bankruptcy.

3. Fees

The base fee for the filing of the bankruptcy is \$ 650 and filing fee \$335.00 for a total of \$ 55 , to be paid prior to filing and within six months of the date of this agreement. The amount of the filing fee may increase.

Additional costs required on a case-by-case basis include:

- a). Mandatory prepetition credit counseling and post-petition financial education (all cases).
- b). Tax transcripts
- c). Credit report (recommended).

If the fees are not paid as stated above and as a result the amount of legal service to be provided by the attorney and/or his staff is increased, the fee shall be increased accordingly to compensate the attorney for the additional time and expense in providing the legal services.

4. Terms of Payment

- a). The fees shall be paid in full prior to the filing of the bankruptcy.
- b). Client has paid \$\square\$ as a retainer fee. This amount has been earned upon receipt by the attorney and is not refundable.
- c). No earned portion of any fee received is refundable.

5. Services Not Provided Under the Base Fee

Representation does not include defense of discharge or dischargeability proceedings, redemption proceedings, dismissal proceedings, reinstatement proceedings, judicial lien avoidances, post-petition amendments, relief from stay actions or other adversary proceedings or attendance at continued meeting of creditors, preparation of motion to approve reaffirmation agreement (when in sole discretion of attorney a reaffirmation motion is required).

g. J

6. Compensation For Services Not Covered Under Base Fee

- a). It is understood that if attorney and client agree that attorney is to provide services described in paragraph 5 a separate retainer agreement detailing such services and associated costs will be signed by attorney and client.
- b). \$75.00 for preparation and filing of each amendment to the bankruptcy Schedules or Statement of Financial Affairs.
- c). \$75.00 for preparation and filing of motion for court approval of reaffirmation agreement, and attendance at hearing if required by the court.
- d). \$500.00 for motion to reopen Chapter 7 case if client fails to satisfy post-petition financial education requirements.
- e). The client understands that if the client does not pay the fees as set forth above, the Attorney has no obligation to provide the services, and has the right to file a motion to withdraw as the attorney for the client.

7. Client's Obligations

The client's obligations are as follows:

- a). To pay the fees as set forth above.
- b). To provide accurately, honestly and in a timely manner, all the information including all documents necessary to prepare and file the Chapter 7 bankruptcy.
- c). To satisfy prepetition credit counseling and postpetition financial education requirements.
- d). To keep the attorney advised at all times of the client's address and telephone numbers.
- e). To attend the 341 Creditors Meeting and other hearings set in the case as advised by attorney.
- f). To provide any information requested of the client by the Chapter 7 Trustee, the U.S. Trustee, or any other party in interest, unless the Court rules that the client is not required to provide the information.
- g). To respond immediately to any requests of the client by the attorney or the attorney's staff.

8. Attorney is authorized to disburse from his Client Trust Account, when applicable, funds for payment of filing fees, costs, attorney fees and refunds.

Gary C. Flanders

Client

Client

Client acknowledges receipt of a copy of this agreement.

We are a debt-relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Jalisa S Terry	Debtor(s)	Case No. Chapter 7	
	V	ERIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	29
	The above-named Debtor((our) knowledge.	s) hereby verifies that the list of credit	ors is true and correct to	o the best of my
Date:	August 17, 2016	/s/ Jalisa S Terry Jalisa S Terry Signature of Debtor		

Angler Motors 4913 N Second St. Loves Park, IL 61111

Capital One PO Box 30281 Salt Lake City, UT 84130

CepAmerica Illinois LLP PO Box 582663 Modesto, CA 95358

Commonwealth Edison 3 Lincoln Center 4th Floor Attention: Bankruptcy Section Oak Brook Terrace, IL 60181

Commonwealth Edison LJ Ross Associates PO Box 1838 Ann Arbor, MI 48103

Commonwealth Edison 5100 State Rt 31 Crystal Lake, IL 60012

Crusader Clinic PO Box 71040 Chicago, IL 60694-1040

Dept of Ed / Nelnet PO Box 82505 Lincoln, NE 68501

Illinois Dept of Human Services 1111 N. Avon St. Rockford, IL 61101

Illinois Dept of Human Services Harvard Collection Services 4839 N Elston Ave Chicago, IL 60630 Illinois Pathology Service PO Box 9846 Peoria, IL 61612

Malcolm Pediatric Dentistry 163 Cadillac Ct. #3163 Belvidere, IL 61008

OSF Healthcare PO Box 91011 Chicago, IL 60680-8807

OSF Healthcare System 7978 Solution Center Chicago, IL 60677-7009

OSF Medical Group PO Box 91011 Chicago, IL 60680-8807

Physicians Immediate Care PO Box 8798 Carol Stream, IL 60197

Rock Valley College 3301 N Mulford Rd Rockford, IL 61114

Rockford Anesthesiologists PO Box 4569 Rockford, IL 61110

Rockford Health Physicians 2300 N. Rockton Ave. Rockford, IL 61103

Rockford Health Physicians Creditors Protection 308 W State St. #485 Rockford, IL 61101

Rockford Health Physicians Miramed Revenue Group 991 Oak Creek Dr. Lombard, IL 60148 Rockford Health System Dept 4628 Carol Stream, IL 60122

Rockford Health System Rockford Mercantile PO Box 5847 Rockford, IL 61125

Rockford Health System 2400 N. Rockton Ave. Rockford, IL 61103

Santander Consumer USA PO Box 961245 Fort Worth, TX 76161

Swedish American UW Health PO Box 1567 Rockford, IL 61110

Swedish American Hospital PO Box 310283 Des Moines, IA 50331-0283

Swedish American Hospital 1401 East State Street Rockford, IL 61104

Verizon Wireless PO Box 660108 Dallas, TX 75266-0108